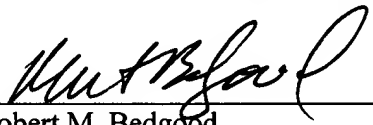


pendency to or to credit any overpayment to Deposit Account 03-3975, order number:
007779/0282195. A duplicate of this transmittal letter is enclosed for accounting
purposes.

Respectfully submitted,

PILLSBURY WINTHROP LLP

Date: 1-30-03


Robert M. Bedgood
Reg. No. 43,488

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